

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE**

IN RE

Re Michael Scott Carmichael

(Case Name)

CASE NO.

CHAPTER 11

No. 2:18-bk-5024-MPP

Debtor(s)

**MONTHLY OPERATING REPORT
FOR INDIVIDUALS**

FOR MONTH ENDING MARCH 31, 20 18

Comes now M. Scott Carmichael, debtor in possession,

an hereby submits its Monthly Operating Report for the period commencing

March 01, 2018 and ending March 31, 2018 as shown by the report and

exhibits consisting of 38 pages and containing the following, as indicated:

X **Statement of Income (Loss)**

X **Statement of Assets and Liabilities**

X **Reconciliation of Cash/Cash Disbursements Detail (Exhibit A)**

X **Detail of Post-Petition Liabilities (Exhibit B)**

X **Transfer of Property (Exhibit C)**

X **Certificate of Service**

I declare under penalty of perjury that this report and all attachments are true and correct to the best of my knowledge and belief. I also hereby certify that the original Monthly Operating Report was filed with the Bankruptcy Court Clerk and a copy delivered to the parties as listed on the attached Certificate of Service

Date: 04.13.2018

DEBTOR-IN-POSSESSION

M. Scott Carmichael
(Signature)

Name and Title: M. Scott Carmichael

Address: 648 Ranch Road, #1A

Blaine, TN 37709

Telephone Number: (843) 729-6824

NOTE: These forms are available on the Region 8 U.S. Trustee website at:

<http://www.justice.gov/ust/r08/chattanooga/chapter11.htm>

For more information contact:

Becky H. Halsey
Bankruptcy Analyst
Office of the U.S. Trustee
800 Market Street, Ste 114
Knoxville, TN 37902
(865) 545-4015

CASE NUMBER: No. 2:18-bk-50024-MPP

STATEMENT OF INCOME (LOSS)

I. INCOME (LIST SOURCES)	<u>CURRENT MONTH</u>	<u>FILING TO DATE</u>
Guardian Enterprises, LLC	\$ 10,465.13	\$ 46,807.78
	-	-
	-	-
II. PURCHASES	\$ -	\$ -
III. GROSS PROFIT (SEC. I LESS SEC. II)	\$ 10,465.13	\$ 46,807.78
IV. GENERAL EXPENSES	\$ -	\$ -
Advertising	-	(1,500.00)
Accounting	-	-
Bank Charges & CC Fees	(1,026.53)	(1,383.40)
Compensation to Officers, Partners or Proprietors	-	-
Client Reimbursements	(2,039.95)	(2,451.14)
Commission & Fees	-	(544.55)
Contract Labor	(6,200.18)	(8,995.94)
Hotels & Motels	-	(336.90)
Insurance - Health & Other	(464.76)	(1,536.33)

	<u>CURRENT MONTH</u>	<u>FILING TO DATE</u>
Legal	<u>-</u>	<u>-</u>
Meals & Entertainment	<u>(139.62)</u>	<u>(1,057.91)</u>
Postage	<u>(198.20)</u>	<u>(523.84)</u>
Property Taxes	<u>-</u>	<u>-</u>
Rent	<u>(902.00)</u>	<u>(1,302.00)</u>
Repair & Maintenance	<u>-</u>	<u>-</u>
Supplies & Office Expense	<u>(745.68)</u>	<u>(1,994.51)</u>
Taxes - Payroll & Other	<u>-</u>	<u>-</u>
Telephone & Cell Phone	<u>(130.09)</u>	<u>(316.85)</u>
Travel Expense	<u>-</u>	<u>-</u>
Utilities	<u>-</u>	<u>-</u>
Vehicle Expense	<u>(1,069.74)</u>	<u>(7,977.36)</u>
Personal Expenses (attach list)	<u>(7,459.13)</u>	<u>(15,697.81)</u>
<u>Business Gifts</u>	<u>-</u>	<u>(129.96)</u>
<u></u>	<u>-</u>	<u>-</u>
TOTAL EXPENSES:	<u>\$ (20,375.88)</u>	<u>\$ (45,748.50)</u>
NET INCOME OR LOSS (SEC. III LESS SEC. IV)	<u>\$ (9,910.75)</u>	<u>\$ 1,059.28</u>

Guardian Enterprises, LLC
Guardian Enterprises, LLC
For the Month Ended 31 March 2018

	Mar-18	YTD
Revenue		
Revenue - Guardian Enterprise	10,465.13	46,807.78
Revenue - Guardian of Alabama	-	-
Total Revenue	\$ 10,465.13	\$ 46,807.78
Gross Profit	\$ 10,465.13	\$ 46,807.78
Operating Income / (Loss)	\$ 10,465.13	\$ 46,807.78
Other Income and Expenses		
Advertising, Marketing, & Promotion	-	(1,500.00)
Auto Expense	(1,069.74)	(7,977.36)
Bank Charge	(31.25)	(122.10)
Business Gifts	-	(129.96)
Client Reimbursement	(2,039.95)	(2,451.14)
Commission & Fees	-	(544.55)
Communications: Cell, Telephone, Internet	(130.09)	(316.85)
Contract Labor	(6,200.18)	(8,995.94)
Credit Card Fees	(995.28)	(1,261.30)
Hotels, Motels, Etc.	-	(336.90)
Insurance - Health - Owner/Stockholder	(464.75)	(1,394.27)
Insurance - Other	-	(142.06)
Meals and Entertainment	(139.62)	(1,057.91)
Office Expense	(745.68)	(1,531.93)
Postage	(198.20)	(523.84)
Rent - Real Property	(902.00)	(1,302.00)
Supplies - Other	-	(462.58)
Uniform	-	-
Total Other Income and Expense	\$ (12,916.74)	\$ (30,050.70)
Net Income / (Loss) before Tax	\$ (2,451.61)	\$ 16,757.09
Net Income	\$ (2,451.61)	\$ 16,757.09
Total Comprehensive Income	\$ (2,451.61)	\$ 16,757.09

Income Statement
M. Scott Carmichael - Personal Expenses
For the Month Ended 31 March 2018

	Mar-18	YTD
Revenue		
Revenue - Guardian Enterprise	-	-
Revenue - Guardian of Alabama	-	-
Total Revenue	\$ -	\$ -
Gross Profit	\$ -	\$ -
Operating Income / (Loss)	\$ -	\$ -
Personal Expenses		
ATM Withdrawals - Personal Expenses	(2,067.60)	(3,020.59)
Auto Expense	(358.52)	(3,766.09)
Bank Charge	-	-
Charitable Contributions	(35.00)	(35.00)
Church Tithes	(1,604.00)	(1,807.00)
Commission & Fees	-	-
Communications: Verizon Wireless	(32.52)	(219.30)
Contract Labor	-	-
Credit Card Fees	-	-
Haircuts	(220.26)	(270.26)
Insurance - Health - Owner/Stockholder	-	-
IRS & Other Tax Payments	(1,104.00)	(1,104.00)
Meals and Entertainment	(409.67)	(1,129.10)
Other Personal Expenses, e.g., Wal-Mart	(485.71)	(1,150.67)
Personal Gifts	(205.45)	(287.96)
Pharmacy - Rite Aid, CVS, Etc.	-	(50.78)
Rent - Real Property	(800.00)	(2,400.00)
Uniform - Dry Cleaners	(136.40)	(457.07)
Total Other Income and Expense	\$ (7,459.13)	\$ (15,697.81)
Net Income / (Loss) before Tax	\$ (7,459.13)	\$ (15,697.81)
Net Income	\$ (7,459.13)	\$ (15,697.81)
Total Comprehensive Income	\$ (7,459.13)	\$ (15,697.81)

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

STATEMENT OF ASSETS AND LIABILITIES
MONTH ENDING March 31, 2018

I. ASSETS (from Schedules A & B)

AMOUNT

Cash (from "Ending Cash", Exhibit A)	\$	12,305.79
Securities and other short term liquid assets		-
Account Receivable		-
Inventory:		
Beginning of period		
End of period		-
Other current assets (itemize):		
		-
		-
Long-term assets - include equipment, buildings and property (itemize):		
		-
		-
		-
Total Assets	\$	12,305.79

II. LIABILITIES

	AMOUNT
Postpetition (from "Total Amount Due", Exhibit B)	\$ 33,531.38
Prepetition (itemize):	
Secured (from bankruptcy petition Schedule D)	196,468.19
Priority (from bankruptcy petition Schedule E)	94,000.00
Unsecured (from bankruptcy petition Schedule F)	2,945,697.40
	-
	-
Total Liabilities	\$ 3,269,696.97

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING March 31, 2018

BANK NAME Citizens National Bank

ACCOUNT NO. [last 4 digits] # 8780

BEGINNING CASH PER BOOKS \$ 12,358.23

PLUS RECEIPTS 3,000.00

PLUS TRANSFERS IN 19,173.81

(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS 22,231.25

(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)

LESS TRANSFERS OUT -

(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS

(to "Cash", Statement
of Assets and Liabilities)

\$ 12,300.79

(Attach copy of bank statement after redacting all except last 4 digits of account number)



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MICHAEL SCOTT CARMICHAEL
BKRPTCY CASE NO 2:18-BK-50024-MPP
648 RANCH RD
BLAINE TN 37709-2037

Secure. Reliable. Verified.
CNB has earned a 5-star rating from BauerFinancial.com.
That makes us one of the strongest banks in the nation!

CHECKING ACCOUNTS

SIMPLY CHECKING		Number of Images	11
Account Number	XXXXXXXXXXXX8780	Statement Dates	3/06/18 thru 4/09/18
Previous Balance	12,358.23	Days in the statement period	35
4 Deposits/Credits	22,173.81	Average Ledger	14,665.36
156 Checks/Debits	22,231.25	Average Collected	14,665.36
Service Charge	.00		
Interest Paid	.00		
Ending Balance	12,300.79		

DEPOSITS AND OTHER CREDITS

Date	Description	Amount
3/09	Deposit/Credit	1,000.00
3/09	Deposit/Credit	1,000.00
3/19	Deposit/Credit	19,173.81
4/02	Deposit/Credit	1,000.00

WITHDRAWALS AND OTHER DEBITS

Date	Description	Amount
3/06	DBT CRD 1320 03/06/18 24741232 FEDEX 789900864468 MEMPHIS TN Card # 5392	74.79-
3/06	DBT CRD 1252 03/06/18 318443 PILOT 025 6432 ASHEVILLE HIG KNOXVILLE TN C#5392	60.00-
3/06	DBT CRD 0109 03/06/18 25100096 GOOGLE *SVCSAPPS_y cc google.com CA Card # 5392	32.78-



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SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS			
Date	Description	Amount	
3/07	DBT CRD 1420 03/07/18 24741004 FEDEX 789920173400 MEMPHIS TN Card # 5392	42.04-	
3/07	DBT CRD 1420 03/07/18 26741004 FEDEX 789920150350 MEMPHIS TN Card # 5392	20.47-	
3/07	DBT CRD 2132 03/05/18 25710011 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	10.68-	
3/07	DBT CRD 1001 03/06/18 26105026 STAPLES 0011 SEVIERVILLE TN Card # 5392	3.13-	
3/07	POS DEB 1023 03/07/18 124592 TARGET T-0 2050 Gallatin Rd N Madison TN C#5392	205.45-	
3/07	POS DEB 1540 03/06/18 20350257 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	9.79-	
3/08	DBT CRD 1804 03/07/18 01290877 SPEEDWAY 07148 667 LEBANON TN Card # 5392	51.01-	
3/08	DBT CRD 2144 03/06/18 28710012 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	8.73-	
3/08	ATM W/D 1531 03/07/18 38948664 Cardtronic 810 S CUMBERLAND S LEBANON TN C#5392	62.75-	
3/09	DBT CRD 1057 03/09/18 15657775 PILOT_00191	53.50-	



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/09	Knoxville TN Card # 5392 DBT CRD 1320 03/09/18 28741215 FEDEX 789951048210 MEMPHIS TN Card # 5392	43.57-
3/09	DBT CRD 2156 03/07/18 28710012 CHICK-FIL-A 01601 COOKEVILLE TN Card # 5392	5.53-
3/09	DBT CRD 1944 03/08/18 27900011 BAILEYS BAND ROOM KNOXVILLE TN Card # 5392	1.04-
3/09	ATM W/D 1557 03/08/18 00005074 PILOT TS 314 LOVELL ROAD (I KNOXVILLE TN C#5392	403.95-
3/12	DBT CRD 1124 03/10/18 26150703 HAYFIELD DRIVE MIN KNOXVILLE TN Card # 5392	702.00-
3/12	DBT CRD 1111 03/11/18 22838000 MURPHY6978ATWALMAR KNOXVILLE TN Card # 5392	48.00-
3/12	DBT CRD 1428 03/11/18 23900019 AUBREYS STRAWBERRY KNOXVILLE TN Card # 5392	31.68-
3/12	DBT CRD 0132 03/09/18 23100134 CALHOUN S 108 KNOXVILLE TN Card # 5392	19.39-
3/12	DBT CRD 2216 03/09/18 20710014 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	9.32-



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/12	DBT CRD 2228 03/08/18 24710012 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	8.73-
3/12	DBT CRD 0932 03/09/18 26170692 RPS KNOXVILLE PRYO KNOXVILLE TN Card # 5392	8.00-
3/12	DBT CRD 2204 03/09/18 21017030 PREMIER PARKING- F KNOXVILLE TN Card # 5392	2.00-
3/12	POS DEB 1918 03/11/18 00349672 WM SUPERCE Wal-Mart Super Cen KNOXVILLE (E) TN C#5392	61.58-
3/12	POS DEB 1427 03/12/18 18718218 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	51.09-
3/12	POS DEB 1748 03/09/18 22935775 OFFICE DEPOT 00 D/ KNOXVILLE TN Card # 5392	48.24-
3/12	POS DEB 1408 03/10/18 449388 FOOD CITY 180 RUTLEDGE PIKE BLAINE TN C#5392	20.85-
3/12	ATM W/D 1251 03/10/18 00005157 PILOT TS 314 LOVELL ROAD (I KNOXVILLE TN C#5392	103.95-
3/13	POS DEB 1719 03/12/18 21100046 OFFICE DEPOT 00 42 KNOXVILLE TN Card # 5392	20.29-
3/13	PAYMENT U.S. BANK N.A. WEB 18/03/13	250.00-



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
	ID # 000000514345950	
	TRACE # 042000016098756	
3/14	DBT CRD 1646 03/13/18 794339	60.00-
	PILOT 027	
	314 LOVELL RD	
	KNOXVILLE TN C#5392	
3/14	DBT CRD 2136 03/12/18 28710011	11.07-
	CHICK-FIL-A 01348	
	KNOXVILLE TN	
	Card # 5392	
3/14	DBT CRD 1936 03/13/18 28900018	1.04-
	ROGERS ROCKIN BLUE	
	KNOXVILLE TN	
	Card # 5392	
3/14	ATM W/D 1717 03/13/18 00003919	103.50-
	SUNTRUST	
	TURKEY CREEK WAL-	
	KNOXVILLE TN C#5392	
3/15	DBT CRD 1114 03/15/18 821942	60.00-
	WEIGELS 7	
	1405 LOVELL RD	
	KNOXVILLE TN C#5392	
3/15	DBT CRD 1210 03/14/18 28105003	32.90-
	STAPLES 0011	
	SEVIERVILLE TN	
	Card # 5392	
3/15	DBT CRD 2146 03/13/18 22710011	11.56-
	CHICK-FIL-A 01348	
	KNOXVILLE TN	
	Card # 5392	
3/15	POS DEB 1109 03/15/18 208104	6.83-
	USPS PO 47	
	108 ADMINISTRATION	
	OAK RIDGE TN C#5392	
3/15	POS DEB 0646 03/15/18 943217	6.60-
	PILOT 019	
	5402 RUTLEDGE PIKE	
	KNOXVILLE TN C#5392	



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/15	POS DEB 2024 03/14/18 785841 FOOD CITY 7510 ASHVILLE HWY KNOXVILLE TN C#5392	5.23-
3/15	ATM W/D 1116 03/15/18 00000454 Weigels 74 1405 LOVELL ROAD KNOXVILLE TN C#5392	100.00-
3/16	DBT CRD 2106 02/27/18 25018031 BRYTE PAYMENT SOLU 904-272-9557 FL Card # 5392	378.73-
3/16	DBT CRD 2106 03/12/18 27018031 BRYTE PAYMENT SOLU 904-272-9557 FL Card # 5392	195.00-
3/16	DBT CRD 1347 03/16/18 927000 FAST STOP 1198 N. LOCUST AVE LAWRENCEBURG TN C#5392	56.00-
3/16	DBT CRD 1848 03/15/18 00026537 WM SUPERCE Wal-Mart Super Cen KNOXVILLE (E) TN C#5392	38.67-
3/16	DBT CRD 2106 02/12/18 21018031 BRYTE PAYMENT SOLU 904-272-9557 FL Card # 5392	35.00-
3/16	DBT CRD 2002 03/14/18 28900010 TN XXX MOONSHINE PIGEON FORGE TN Card # 5392	1.14-
3/16	DBT CRD 2002 03/14/18 20900010 TN XXX MOONSHINE PIGEON FORGE TN Card # 5392	.11-
3/16	POS DEB 1804 03/15/18 22505053 OFFICE DEPOT 00 42	12.06-



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/19	KNOXVILLE TN Card # 5392 DBT CRD 1212 03/18/18 338646 WEIGELS 1 6921 KINGSTON PIKE KNOXVILLE TN C#5392	59.01-
3/19	DBT CRD 1219 03/16/18 23105001 STAPLES 0011 MOUNT JULIET TN Card # 5392	38.22-
3/19	DBT CRD 2126 03/15/18 23710010 CHICK-FIL-A 00850 OAK RIDGE TN Card # 5392	13.64-
3/19	DBT CRD 2206 03/16/18 24710017 CHICK-FIL-A 01854 MOUNT JULIET TN Card # 5392	11.57-
3/19	DBT CRD 2206 03/17/18 20710014 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	10.68-
3/19	DBT CRD 2210 03/16/18 20710016 CHICK-FIL-A 01601 COOKEVILLE TN Card # 5392	9.36-
3/19	POS DEB 1122 03/18/18 12853823 WEST TOWNE 7600 KINGSTON PIKE KNOXVILLE TN C#5392	123.45-
3/19	POS DEB 1355 03/17/18 17921468 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	63.69-
3/19	POS DEB 0817 03/19/18 12645263 OFFICE DEPOT 00 D/ KNOXVILLE TN Card # 5392	12.65-



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WITHDRAWALS AND OTHER DEBITS			
Date	Description	Amount	
3/19	ATM W/D 1144 03/17/18 00005055 PILOT CS 9550 NORTSHORE DR KNOXVILLE TN C#5392	100.00-	
3/20	DBT CRD 0030 03/19/18 23160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	DBT CRD 0030 03/19/18 25160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	DBT CRD 0030 03/19/18 25160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	DBT CRD 0030 03/19/18 29160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	DBT CRD 0030 03/19/18 21160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	DBT CRD 0030 03/19/18 21160784 THERMALPAPERDIRECT 877-8105900 NJ Card # 5392	34.99-	
3/20	POS DEB 1711 03/19/18 85190346 Wal-Mart S 2310 WAL-SAMS KNOXVILLE (E) TN C#5392	116.83-	
3/20	ATM W/D 0742 03/20/18 00003545 PILOT CS 5402 RUTLEDGE PIKE KNOXVILLE TN C#5392	100.00-	
3/20	Bill Paid-ROGER FRAZIER Conf # 7	1,352.52-	



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/20	Bill Paid-PATRICIA CARMICHAEL Conf #6	1,000.00-
3/21	DBT CRD 1437 03/20/18 23900019 EMS-SHIPPING & REC 2165240900 OH Card # 5392	476.19-
3/21	DBT CRD 1816 03/20/18 603426 FASTOP MAR 2586 PARKWAY PIGEON FORGE TN C#5392	52.00-
3/21	DBT CRD 2142 03/19/18 21710011 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	9.32-
3/21	POS DEB 1651 03/20/18 20950055 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	43.19-
3/21	Bill Paid-CHRIS PATRICK Conf # 8	1,352.52-
3/22	DBT CRD 0010 03/21/18 28600074 S K DRY CLEANERS KNOXVILLE TN Card # 5392	136.40-
3/22	DBT CRD 2142 03/20/18 26710012 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	10.68-
3/22	DBT CRD 1938 03/20/18 29900010 TN XXX MOONSHINE PIGEON FORGE TN Card # 5392	1.14-
3/22	POS DEB 1923 03/21/18 528855 FOOD CITY 180 RUTLEDGE PIKE BLAINE TN C#5392	14.59-
3/23	DBT CRD 1720 03/22/18 811035 PILOT 041	59.00-



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WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
3/23	921 MURFREESBORO LEBANON TN C#5392 DBT CRD 2145 03/21/18 24710011 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	13.33-
3/23	ATM W/D 1723 03/22/18 00009510 PILOT TS 921 MURFREESBORO (103.95-
3/23	LEBANON TN C#5392 ATM W/D 0942 03/23/18 00003946 PILOT CS 5402 RUTLEDGE PIKE KNOXVILLE TN C#5392	100.00-
3/26	DBT CRD 1903 03/24/18 24100679 SQ *VICKI PORTUNE Daphne AL Card # 5392	160.00-
3/26	DBT CRD 1536 03/24/18 684121 SHELL Serv SHELL FAIRHOPE AL C#5392	75.00-
3/26	DBT CRD 1726 03/23/18 28200140 MAPCO EXPRESS 525 LORETTO TN Card # 5392	61.00-
3/26	DBT CRD 0038 03/24/18 27100813 HUES SALON + SKIN DAPHNE AL Card # 5392	60.26-
3/26	DBT CRD 2014 03/25/18 20839000 TRAVELERS FOOD MAR ELBERTA AL Card # 5392	31.11-
3/26	DBT CRD 2214 03/23/18 29710016 CHICK-FIL-A 01601 COOKEVILLE TN Card # 5392	10.73-



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SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS			
Date	Description	Amount	
3/26	ATM W/D 1042 03/24/18 15175848 CEFCO 401 22772 Hwy 98 Fairhope AL C#5392	203.00-	
3/27	DBT CRD 1434 03/25/18 28900018 BLUE MARLIN RESTAU FAIRHOPE AL Card # 5392	139.62-	
3/27	POS DEB 1751 03/26/18 22911410 OFFICE DEPOT 00 30 FOLEY AL Card # 5392	13.46-	
3/28	DBT CRD 1110 03/28/18 28100485 VZWRLSS*APOCC VISE 800-922-0204 FL Card # 5392	129.83-	
3/28	DBT CRD 1920 03/27/18 00534354 WM SUPERCE Wal-Mart Super Cen FAIRHOPE AL C#5392	46.61-	
3/28	DBT CRD 0403 03/27/18 25894583 BREASTCANCE 8003480950 DC Card # 5392	35.00-	
3/28	DBT CRD 1102 03/27/18 29100560 ZAXBY S 47501 GULF SHORES AL Card # 5392	20.55-	
3/28	ATM W/D 1904 03/27/18 00008788 Walmart Su 10040 CTY RD 48 FAIRHOPE AL C#5392	102.00-	
3/29	DBT CRD 2144 03/27/18 21710011 CHICK-FIL-A 01223 DAPHNE AL Card # 5392	18.67-	
3/29	ATM W/D 1827 03/28/18 00002477 OMNI FRISC	103.50-	



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Date 4/09/18 Page 12
Primary Account XXXXXXXXXXXX8780
Enclosures 11

SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
	11 COWBOY WAY FRISCO TX C#5392	
3/29	PREM PMT BCBS OF AL WEB 18/03/29 ID # TXC844202445 TRACE # 062000018698728	432.76-
3/29	PREM PMT BCBS OF AL WEB 18/03/29 ID # XAD871829638 TRACE # 062000018699264	32.00-
3/30	DBT CRD 0221 03/29/18 23026916 STATE FARM INSURAN 800-956-6310 IL Card # 5392	131.16-
3/30	DBT CRD 1030 03/30/18 22100528 SXM*SIRIUSXM.COM/A 888-635-5144 NY Card # 5392	78.53-
3/30	DBT CRD 1024 03/29/18 21150897 OMNI FRISCO HOTEL FRISCO TX Card # 5392	46.81-
3/30	DBT CRD 1156 03/30/18 22500598 TST* COUSIN S BBQ DFW AIRPORT TX Card # 5392	40.05-
3/30	DBT CRD 1821 03/29/18 27741214 FEDEX 780291249356 MEMPHIS TN Card # 5392	10.50-
3/30	ATM W/D 1416 03/30/18 19308703 Cardtronic .12410 SORRENTO RD PENSACOLA FL C#5392	102.50-
4/02	DBT CRD 0520 03/30/18 20001330 BAUMHOWERS RESTAUR DAPHNE AL Card # 5392	153.73-



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Primary Account XXXXXXXXXXXX8780
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SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
4/02	DBT CRD 1710 03/31/18 887216 QUIKTRIP 961 HWY 140 NW ADAIRSVILLE GA C#5392	67.00-
4/02	DBT CRD 0009 03/30/18 28300528 TOM THUMB 49 PENSACOLA FL Card # 5392	63.33-
4/02	DBT CRD 2200 03/31/18 20710014 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	50.00-
4/02	DBT CRD 0038 04/01/18 24100020 CALHOUN S 107 KNOXVILLE TN Card # 5392	40.04-
4/02	DBT CRD 2052 03/31/18 923461 WAL-MART 10900 PARKSIDE DRI KNOXVILLE TN C#5392	39.32-
4/02	DBT CRD 0349 03/31/18 21001157 DIXIE SERVICE CLEA DAPHNE AL Card # 5392	19.30-
4/02	DBT CRD 1550 04/01/18 21100799 GOOGLE *SVCSAPPS_y cc google.com CA Card # 5392	16.38-
4/02	DBT CRD 2200 03/31/18 24710013 CHICK-FIL-A 01223 DAPHNE AL Card # 5392	9.34-
4/02	ATM W/D 2115 04/01/18 00004997 Citizens N 813 Huckleberry La Knoxville TN C#5392	100.00-
4/03	DBT CRD 1034 04/02/18 21160934 RPS KNOXVILLE PRYO	8.00-



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Date 4/09/18 Page 14
Primary Account xxxxxxxxxxxx8780
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SIMPLY CHECKING xxxxxxxxxxxx8780 (Continued)

WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
4/03	KNOXVILLE TN Card # 5392 DBT CRD 2204 03/31/18 22030081 KWIK PANTRY 300 LOUDON TN Card # 5392	.01-
4/03	POS DEB 0917 04/03/18 13608417 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	16.46-
4/04	DBT CRD 1446 04/02/18 28000496 MARATHON PETRO1942 STRAWBERRY PL TN Card # 5392	64.00-
4/04	DBT CRD 1035 04/03/18 24500590 3 MINUTE MAGIC - L KNOXVILLE TN Card # 5392	29.99-
4/05	DBT CRD 2151 04/03/18 21018030 BRYTE PAYMENT SOLU 904-272-9557 FL Card # 5392	425.00-
4/05	DBT CRD 0015 04/04/18 21600083 S K DRY CLEANERS KNOXVILLE TN Card # 5392	155.55-
4/05	DBT CRD 1644 04/04/18 683231 WEIGELS 6 4567 HWY 321 LENOIR CITY TN C#5392	90.00-
4/05	DBT CRD 2119 04/03/18 24710011 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	9.32-
4/05	DBT CRD 2115 04/03/18 26710012 CHICK-FIL-A 01463 MORRISTOWN TN Card # 5392	8.77-



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Date 4/09/18 Page 15
Primary Account XXXXXXXXXXXX8780
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SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
4/05	DBT CRD 2115 04/03/18 24710012 CHICK-FIL-A 01463 MORRISTOWN TN Card # 5392	8.54-
4/05	DBT CRD 1203 04/04/18 25170954 PREMIER PARKING TE NASHVILLE TN Card # 5392	2.00-
4/05	POS DEB 1113 04/05/18 744822 JIFFY LUBE 8031 KINGSTON PIKE KNOXVILLE TN C#5392	115.76-
4/05	POS DEB 1808 04/04/18 22505363 OFFICE DEPOT 00 D/ KNOXVILLE TN Card # 5392	40.13-
4/05	ATM W/D 1222 04/05/18 00005596 PILOT CS 205 WALKER SPRINGS KNOXVILLE TN C#5392	100.00-
4/06	DBT CRD 0953 04/06/18 626542 SUNOCO 031 6451 ZEBULON ROAD MACON GA C#5392	62.00-
4/06	DBT CRD 2146 04/04/18 25710024 CHICK-FIL-A 03761 KNOXVILLE TN Card # 5392	20.64-
4/06	POS DEB 2204 04/05/18 496432 PILOT 027 314 LOVELL RD KNOXVILLE TN C#5392	11.76-
4/06	USATAXPYMT IRS WEB 18/04/06 ID # 270849613982410 TRACE # 061036010001842	2,500.00-
4/09	DBT CRD 1137 04/05/18 29900010 COMFORT SUITES	117.86-



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Primary Account XXXXXXXXXXXX8780
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SIMPLY CHECKING XXXXXXXXXXXX8780 (Continued)

WITHDRAWALS AND OTHER DEBITS		
Date	Description	Amount
4/09	MACON GA Card # 5392 DBT CRD 2359 04/08/18 23300495 TOM THUMB 86 SANTA ROSA BE FL	69.09-
4/09	Card # 5392 DBT CRD 1035 04/06/18 20500770 GREAT SOUTHERN CAF SANTA ROSA BE FL	62.26-
4/09	Card # 5392 DBT CRD 2231 04/05/18 25710025 CHICK-FIL-A 03761 KNOXVILLE TN	8.73-
4/09	Card # 5392 POS DEB 1658 04/06/18 991974 WAL-MART 1226 FREEPORT HWY DEFUNIAK SPRI FL C#5392	154.26-
4/09	POS DEB 1114 04/09/18 12089558 THE UPS ST 13123 EMERALD COAS INLET BEACH FL C#5392	77.51-
4/09	POS DEB 1933 04/06/18 00237295 MARSHALLS 1113 1 P C BEACH FL	39.39-
4/09	Card # 5392 ATM W/D 1127 04/08/18 16464245 Cardtronic 3871 E COUNTY HWY SANTA ROSA BE FL C#5392	102.50-

CHECKS IN SERIAL ORDER			CHECKS IN SERIAL ORDER		
Date	Check#	Amount	Date	Check#	Amount
3/06		300.00	4/05		690.00
3/09		572.21	4/05		654.00
3/14		382.82	4/05		206.67
3/23		300.00	4/05		158.15
4/02		150.00	3/07	10001*	1,345.57

* Indicates skip in check numbers



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Date 4/09/18 Page 17
Primary Account XXXXXXXXXXXX8780
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SIMPLY CHECKING

XXXXXXXXXXXX8780 (Continued)

CHECKS IN SERIAL ORDER			CHECKS IN SERIAL ORDER		
Date	Check#	Amount			
3/07	10002	1,345.57			
* Indicates skip in check numbers					
DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
3/06	11,890.66	3/19	25,553.83	3/30	18,017.58
3/07	8,907.96	3/20	22,774.54	4/02	18,309.14
3/08	8,785.47	3/21	20,841.32	4/03	18,284.67
3/09	9,705.67	3/22	20,678.51	4/04	18,190.68
3/12	8,590.84	3/23	20,102.23	4/05	15,526.79
3/13	8,320.55	3/26	19,501.13	4/06	12,932.39
3/14	7,762.12	3/27	19,348.05	4/09	12,300.79
3/15	7,539.00	3/28	19,014.06		
3/16	6,822.29	3/29	18,427.13		

Our PRIVACY POLICY has not changed and is available on our website at
CNBTN.com on the home page. To request a copy, please call 865-429-7521.

* * * E N D O F S T A T E M E N T * * *

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 3-10-18

Customer Name: Michael Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 300.00

1:5001=0095:

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 3-19-18

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 572.21

1:5001=0095:

Teller Cashed Check Date: 03/06 Amount: \$300.00

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 3/4

Customer Name: Michael Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 382.82

1:5001=0095:

XXX:PHONE: 415

MEMO: OVERNIGHT PRADISE

Teller Cashed Check Date: 03/09 Amount: \$572.21

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 3/23/18

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 300.00

1:5001=0095:

Teller Cashed Check Date: 03/14 Amount: \$382.82

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/2

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 150.00

1:5001=0095:

Teller Cashed Check Date: 03/23 Amount: \$300.00

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 158.15

1:5001=0095:

Teller Cashed Check Date: 04/02 Amount: \$150.00

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 690.00

1:5001=0095:

Teller Cashed Check Date: 04/05 Amount: \$158.15

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 206.67

1:5001=0095:

Teller Cashed Check Date: 04/05 Amount: \$690.00

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 654.00

1:5001=0095:

Teller Cashed Check Date: 04/05 Amount: \$206.67

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 206.67

1:5001=0095:

Teller Cashed Check Date: 04/05 Amount: \$654.00

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 654.00

1:5001=0095:

Teller Cashed Check Date: 04/05 Amount: \$206.67

CITIZENS NATIONAL BANK
SEVIERVILLE, TN

UNIVERSAL DEBIT

DATE: 4/5

Customer Name: M. Scott Carmichael

Account Number: 4098780

Tran Code: 69

Amount: \$ 206.67

1:5001=0095:

Check 10002 Date: 03/07 Amount: \$1,345.57

Check 10001 Date: 03/07 Amount: \$1,345.57

EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: Citizens National Bank - Simply Checking - Personal & Guardian Enterprises

ACCOUNT NO. # 8780

BEGINNING CASH	\$ 12,358.23
PLUS: RECEIPTS (DEPOSITS)	22,173.81
LESS: DISBURSEMENTS (LIST BELOW)	22,231.25
ENDING CASH	\$ 12,300.79

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
6-Mar		FedEx	\$ 74.79	Postage & Shipping
6-Mar		Pilot	\$ 60.00	Fuel
6-Mar		Google Services	\$ 32.78	Fee to Maintain Gmail Account
6-Mar	Teller's Chk	Knoxville Christian Center	\$ 300.00	Tithe
7-Mar		FedEx	\$ 42.04	Postage & Shipping
7-Mar		FedEx	\$ 20.47	Postage & Shipping
7-Mar		Chick-Fil-A	\$ 10.68	Food
7-Mar		Staples	\$ 3.13	Supplies for Customer
7-Mar		Target	\$ 205.45	Baby Gift
7-Mar		Office Max	\$ 9.79	Supplies for Customer
7-Mar	10001	Monster Inc.	\$ 1,345.57	Contractor Payment
7-Mar	10002	DF&H Partners LLC	\$ 1,345.57	Contractor Payment
8-Mar		Speedway	\$ 51.01	Fuel
8-Mar		Chick-Fil-A	\$ 8.73	Food
8-Mar		ATM Withdrawal	\$ 62.75	Personal Items
9-Mar		Pilot	\$ 53.50	Fuel
9-Mar		FedEx	\$ 43.57	Postage & Shipping
9-Mar		Chick-Fil-A	\$ 5.53	Food
9-Mar		Bailey's Band Room	\$ 1.04	Credit Fee - Test Transaction
9-Mar		ATM Withdrawal	\$ 403.95	Reimbursement to Client
9-Mar	Teller's Chk	Kwik Pantry # 200	\$ 572.21	Reimbursement to Client
12-Mar		Hayfield Storage	\$ 702.00	Payment for Storage Unit
12-Mar		Murphy Express	\$ 48.00	Fuel
12-Mar		Aubrey's Restaurant	\$ 31.68	Food
12-Mar		Calhoun's	\$ 19.39	Food
12-Mar		Chick-Fil-A	\$ 9.32	Food
12-Mar		Chick-Fil-A	\$ 8.73	Food
12-Mar		Republic Parking	\$ 8.00	Parking
12-Mar		Premier Parking	\$ 2.00	Parking
12-Mar		Walmart	\$ 61.58	Office Supplies
12-Mar		Office Max	\$ 51.09	Office Supplies
12-Mar		Office Depot	\$ 48.24	Office Supplies
12-Mar		Food City	\$ 20.85	Food & Personal Items

12-Mar		ATM Withdrawal	\$	103.95	Personal Items
13-Mar		Office Depot	\$	20.29	Office Expense
13-Mar		U.S. Bank Vehicle Finance	\$	250.00	Payment on Vehicle Loan
14-Mar		Pilot	\$	60.00	Fuel
14-Mar		Chick-Fil-A	\$	11.07	Food
14-Mar		Roger's Rockin Blues	\$	1.04	Credit Fee - Test Transaction
14-Mar		ATM Withdrawal	\$	103.50	Personal Items
14-Mar	Teller's Chk	XXX Moonshine	\$	382.82	Reimbursement to Client
15-Mar		Weigel's	\$	60.00	Fuel
15-Mar		Staples	\$	32.90	Office Expense
15-Mar		Chick-Fil-A	\$	11.56	Food
15-Mar		USPS	\$	6.83	Postage & Shipping
15-Mar		Pilot	\$	6.60	Personal Items
15-Mar		Food City	\$	5.23	Food & Personal Items
15-Mar		ATM Withdrawal	\$	100.00	Personal Items
16-Mar		Bryte Payment Solutions	\$	378.73	Client Equipment
16-Mar		Bryte Payment Solutions	\$	195.00	Client Equipment
16-Mar		Fast Stop	\$	56.00	Fuel
16-Mar		Walmart	\$	38.67	Personal Items
16-Mar		Bryte Payment Solutions	\$	35.00	Payment of Client Fee
16-Mar		XXX Moonshine	\$	1.14	Credit Fee - Test Transaction
16-Mar		XXX Moonshine	\$	0.11	Credit Fee - Test Transaction
16-Mar		Office Depot	\$	12.06	Supplies for Customer
19-Mar		Weigel's	\$	59.01	Fuel
19-Mar		Staples	\$	38.22	Office Expense
19-Mar		Chick-Fil-A	\$	13.64	Food
19-Mar		Chick-Fil-A	\$	11.57	Food
19-Mar		Chick-Fil-A	\$	10.68	Food
19-Mar		Chick-Fil-A	\$	9.36	Food
19-Mar		Dillard's	\$	123.45	Personal Items
19-Mar		Office Max	\$	63.69	Office Expense
19-Mar		Office Depot	\$	12.65	Supplies for Customer
19-Mar		ATM Withdrawal	\$	100.00	Personal Items
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Thermal Paper Direct	\$	34.99	Supplies for Customer
20-Mar		Walmart	\$	116.83	Office Supplies
20-Mar		ATM Withdrawal	\$	100.00	Personal Items
20-Mar		DF&H Partners LLC	\$	1,352.52	Contractor Payment
20-Mar		Patricia W. Carmichael	\$	1,000.00	Rent
21-Mar		EMS Shipping	\$	476.19	Client Equipment
21-Mar		Fast Stop	\$	52.00	Fuel
21-Mar		Chick-Fil-A	\$	9.32	Food
21-Mar		Office Max	\$	43.19	Supplies for Customer
21-Mar		Monster Inc.	\$	1,352.52	Contractor Payment
22-Mar		S.K. Dry Cleaners	\$	136.40	Dry Cleaning
22-Mar		Chick-Fil-A	\$	10.68	Food
22-Mar		XXX Moonshine	\$	1.14	Credit Fee - Test Transaction
22-Mar		Food City	\$	14.59	Food & Personal Items
23-Mar		Pilot	\$	59.00	Fuel
23-Mar		Chick-Fil-A	\$	13.33	Food
23-Mar		ATM Withdrawal	\$	103.95	Personal Items

23-Mar		ATM Withdrawal	\$	100.00	Personal Items
23-Mar	Teller's Chk	Knoxville Christian Center	\$	300.00	Tithe
26-Mar		Hue's Salon	\$	160.00	Personal Items
26-Mar		ATM Withdrawal	\$	75.00	Personal Items
26-Mar		MAPCO	\$	61.00	Fuel
26-Mar		Hue's Salon	\$	60.26	Haircut
26-Mar		Traveler's Food Market	\$	31.11	Food
26-Mar		Chick-Fil-A	\$	10.73	Food
26-Mar		ATM Withdrawal	\$	203.00	Personal Items
27-Mar		Blue Marlin Restaurant	\$	139.62	Food
27-Mar		Office Depot	\$	13.46	Supplies for Customer
28-Mar		Verizon Wireless	\$	129.83	Cell Phone
28-Mar		Walmart	\$	46.61	Office Expense
28-Mar		Breast Cancer Awareness	\$	35.00	Donation
28-Mar		Zaxby's	\$	20.55	Food
28-Mar		ATM Withdrawal	\$	102.00	Personal Items
29-Mar		Chick-Fil-A	\$	18.67	Food
29-Mar		ATM Withdrawal	\$	103.50	Personal Items
29-Mar		Blue Cross Blue Shield of AL	\$	432.76	Health Insurance Premium
29-Mar		Blue Cross Blue Shield of AL	\$	32.00	Dental Insurance Premium
30-Mar		State Farm Insurance	\$	131.16	Vehicle Insurance
30-Mar		Sirius XM	\$	78.53	Satellite Radio Subscription
30-Mar		Omni Frisco Hotel	\$	46.81	Food
30-Mar		Cousin's BBQ	\$	40.05	Food
30-Mar		FedEx	\$	10.50	Postage & Shipping
30-Mar		ATM Withdrawal	\$	102.50	Personal Items
2-Apr		Baumhower's Restaurant	\$	153.73	Food
2-Apr		Quick Trip	\$	67.00	Fuel
2-Apr		Tom Thumb	\$	63.33	Fuel
2-Apr		Chick-Fil-A	\$	50.00	Food
2-Apr		Calhoun's Restaurant	\$	40.04	Food
2-Apr		Walmart	\$	39.32	Office Expense
2-Apr		Dixie Service Cleaners	\$	19.30	Laundry
2-Apr		Google Services	\$	16.38	Google Gateway Payment
2-Apr		Chick-Fil-A	\$	9.34	Food
2-Apr		ATM Withdrawal	\$	100.00	Personal Items
2-Apr	Teller's Chk	Knoxville Christian Center	\$	150.00	Tithe
3-Apr		Republic Parking	\$	8.00	Parking
3-Apr		Kwik Pantry # 300	\$	0.01	Credit Fee - Test Transaction
3-Apr		Office Max	\$	16.46	Supplies for Customer
4-Apr		Marathon Petro	\$	64.00	Fuel
4-Apr		3 Minute Magic	\$	29.99	Car Wash
5-Apr		Bryte Payment Solutions	\$	425.00	Client Equipment
5-May		S.K. Dry Cleaners	\$	155.55	Laundry
5-May		ATM Withdrawal	\$	90.00	Personal Items
5-Apr		Chick-Fil-A	\$	9.32	Food
5-Apr		Chick-Fil-A	\$	8.77	Food
5-Apr		Chick-Fil-A	\$	8.54	Food
5-Apr		Premier Parking	\$	2.00	Parking
5-Apr		Jiffy Lube	\$	115.76	Vehicle Maintenance
5-Apr		Office Depot	\$	40.13	Office Expense
5-Apr		ATM Withdrawal	\$	100.00	Personal Items
5-Apr	Teller's Chk	U.S. Trustee	\$	690.00	Qtrly Bankruptcy & Check Fees
5-Apr	Teller's Chk	Budget Blinds	\$	654.00	Reimbursement to Client
5-Apr	Teller's Chk	Pete's Country Market	\$	206.67	Reimbursement to Client

5-Apr	Teller's Chk	Pete's Country Market	\$	158.15	Reimbursement to Client
6-Apr		Sunoco	\$	62.00	Fuel
6-Apr		Chick-Fil-A	\$	20.64	Food
6-Apr		Pilot	\$	11.76	Food
6-Apr		IRS	\$	2,500.00	Extension Payment - 2017
9-Apr		Comfort Suites	\$	117.86	Hotel
9-Apr		Tom Thumb	\$	69.09	Fuel
9-Apr		Great Southern Café	\$	62.26	Food
9-Apr		Chick-Fil-A	\$	8.73	Food
9-Apr		Walmart	\$	154.26	Office Expense
9-Apr		The UPS Store	\$	77.51	Postage & Shipping
9-Apr		Marshall's	\$	39.39	Personal Items
9-Apr		ATM Withdrawal	\$	102.50	Personal Items

Total Cash Distributions

\$ 22,231.25

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING March 31, 2018

BANK NAME SmartBank

ACCOUNT NO. [last 4 digits] # 0719

BEGINNING CASH PER BOOKS \$ 5.00

PLUS RECEIPTS 19,365.89

PLUS TRANSFERS IN

(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS 192.08

(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)

LESS TRANSFERS OUT 19,173.81

(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS

(to "Cash", Statement

of Assets and Liabilities)

\$ 5.00

(Attach copy of bank statement after redacting all except last 4 digits of account number)

PO BOX 1910
PIGEON FORGE, TN 37868-1910
865.453.2650



SmartBank



1

**GUARDIAN ENTERPRISES LLC
1059 N CEDAR BLUFF RD STE 107
KNOXVILLE TN 37923-2233**

Page

1 of 3

Account Number: *****0719
Date 03/30/18

SMARTFREE BUSINESS CKNG

*******0719**

Summary of Activity Since Your Last Statement

Beginning Balance	3/01/18	5.00
Deposits / Misc Credits	6	19,365.89
Withdrawals / Misc Debits	3	19,365.89
** Ending Balance	3/31/18	5.00**
Service Charge		.00
Average Balance		2,422
Minimum Balance		2
Enclosures		1

Deposits and Credits

Date	Amount	Activity Description
3/13	73.00	SPS EFT 11042/PAYOUT
3/13	291.26	SPS EFT 11042 SPS EFT 11042 SPS EFT 11042/PAYOUT
3/14	4,057.56	SPS EFT 11042 SPS EFT 11042 CENTRAL PAYMENT/AG DRCR
3/14	4,407.57	CENTRAL PAYMENT/AG DRCR
3/16	6.83	ELECTRONIC MERCH/PAYMENTJNL VN6231 GUARDIAN ENTERPR
3/16	10,529.67	ELECTRONIC MERCH/PAYMENTJNL VN6230 GUARDIAN ENTERPR

Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
3/19		19,173.81						

* indicates a break in check number sequence

Withdrawals and Debits

Date	Amount	Activity Description
3/13	190.00	Epay Gateway/Gateway Chg 44801089 Guardian Enterprises L

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**GUARDIAN ENTERPRISES LLC
1059 N CEDAR BLUFF RD STE 107
KNOXVILLE TN 37923-2233**

Page 2 of 3


Account Number: *****0719
Date 03/30/18

ATM /POS Transactions

Date	Deposits	Withdrawals	Location
3/02		2.08	POS Purchase Non-PIN UNIVERSITY GENERAL SUR 8652514658 TN 0000000000001 *****2626 03/01 00:02

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
3/02	2.92	3/14	8,642.31	3/19	5.00
3/13	177.18	3/16	19,178.81		

 **CHECKING WITHDRAWAL** 127-A

DATE 3/19/18

PRINTED NAME Scott Carmichael SIGNATURE [Signature]

~~Amount Nineteen thousand one hundred seventy three~~ 81.00 DOLLARS

ACCOUNT NUMBER * 1080030719 \$ AMOUNT OF WITHDRAWAL 19173.81

⑆5017⑉9215⑆

03/19/2018 \$19,173.81



EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: SmartBank - Business Checking - Guardian of Enterprises, LLC

ACCOUNT NO. # 0719

BEGINNING CASH	\$ 5.00
PLUS: RECEIPTS (DEPOSITS)	19,365.89
LESS: DISBURSEMENTS (LIST BELOW)	19,365.89
ENDING CASH	\$ 5.00

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
2-Mar		University General Surgeons	\$ 2.08	Credit Fee - Test Transaction
13-Mar		Epay Gateway	\$ 190.00	Credit Processing Charge
19-Mar		Transfer to CNB Acct # 8780	\$ 19,173.81	Xfer Funds to Bankruptcy Acct.

Total Cash Distributions

\$ 19,365.89

EXHIBIT B

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

DETAIL OF POST PETITION LIABILITIES

MONTH ENDED: March 31, 2018

	DATE INCURRED	DATE DUE	AMOUNT DUE	0-30 DAYS	31-60 DAYS	61-90 DAYS	91-120 DAYS
PAYROLL TAX							
SALES TAX							
RENT	03/20/18	03/31/18	\$ 1,000.00				
OTHER (LIST SEPARATELY)							
14 Chevy Suburban	04/01/15	03/17/18	\$ 32,531.38				
TOTAL (TO SECTION II, STATEMENT OF ASSETS & LAIBILITIES):			\$ 33,531.38				

TOTAL (TO SECTION II, STATEMENT OF ASSETS & LAIBILITIES):

INDIV.MR 4/11

EXHIBT C

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

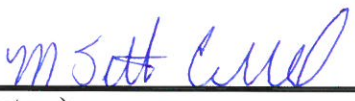
During the current period has any property of the debtor been sold or otherwise transferred other than in the ordinary course of the debtor's business? No.

If so, give a description of the property, to whom it was transferred, the date of the transfer, costs and expenses associated with the transfer (including all sell closing costs and loan payoff amounts) and the next amount received. If available, attach a copy of the settlement statement with the closing. N/A.

CERTIFICATE OF SERVICE
[to be completed by attorney for debtor]

Copies of the foregoing Monthly Operating Report have been sent by operation of the Court's electronic filing system to all parties indicated on the electronic filing receipt. All other interested parties and creditors listed below and/or on the attached mailing matrix will be served by regular U.S. mail.

Done this 13th day of April, 20 18



(Signature)
M. Scott Carmichael

(Printed name)
648 Ranch Road, #1A

(Street address)
Blaine, TN 37709

(City, state, zip)
(843) 729-6824

(Telephone)

The Monthly Operating Reports are required to be filed electronically with the Clerk of the Court in which your petition was filed. Copies should be served on the members of the Unsecured Creditor's Committee, if applicable, and the following:

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Greeneville Cases:

United States Attorney
James H. Quillen U.S. Courthouse
220 W. Depot Street, Suite 423
Greeneville, TN 37743

Knoxville Cases:

United States Attorney
Howard H. Baker Jr. U.S. Courthouse
800 Market Street, Suite 211
Knoxville, TN 37902